

Lincoln Heritage Life Insurance Company
4343 East Camelback Road
Phoenix, AZ 85018

Consumer Service Telephone No. 1-800-438-7180

Form No. MS-COREWI

First-Year Commission: 23.5%

Health History Requested: Limited

Waiting Period: None

Annual Premium - Basic Policy

Area (First 3 digits of zip code)

Zip Codes 530-532, 534

Age	Male	Female
Under 65	\$2,053.00	\$1,785.00
65	1,289.00	1,120.00
70	1,461.00	1,271.00
75	1,722.00	1,498.00
80	1,918.00	1,667.00

Zip Codes Rest of State

Under 65	\$1,729.00	\$1,503.00
65	1,086.00	943.00
70	1,230.00	1,070.00
75	1,450.00	1,262.00
80	1,615.00	1,404.00

Annual Premium - All Options

Area (First 3 digits of zip code)

Zip Codes 530-532, 534

Age	Male	Female
Under 65	\$2,850.00	\$2,492.00
65	1,836.00	1,601.00
70	2,058.00	1,804.00
75	2,406.00	2,108.00
80	2,672.00	2,334.00

Zip Codes Rest of State

Under 65	\$2,403.00	\$2,101.00
65	1,540.00	1,350.00
70	1,647.00	1,520.00
75	1,942.00	1,778.00
80	2,253.00	1,967.00

Premiums are based on **attained** age, **standard** rates. There is a different premium for each age between 65 and 80.

Annual Premium - Optional Benefits

Part A Deductible (\$876):

Zip Codes 530-532, 534

Age	Male	Female
Under 65	\$431.00	\$375.00
65	271.00	235.00
70	307.00	267.00
75	362.00	315.00
80	403.00	350.00

Zip Codes Rest of State

Age	Male	Female
Under 65	\$363.00	\$316.00
65	228.00	198.00
70	258.00	225.00
75	305.00	266.00
80	339.00	294.00

Lincoln Heritage Life Insurance Company (Standard Rates Cont'd.)

Part B Deductible (\$100):

Zip Codes 530-532, 534

\$100.00 for all ages

Zip Codes Rest of State

\$86.00 for all ages

Part B Excess Charges:

Zip Codes 530-532, 534

Age	Male	Female
Under 65	\$111.00	\$97.00
65	69.00	61.00
70	79.00	69.00
75	92.00	82.00
80	104.00	90.00

Zip Codes Rest of State

Age	Male	Female
Under 65	\$94.00	\$82.00
65	58.00	51.00
70	66.00	58.00
75	78.00	69.00
80	87.00	76.00

Additional Home Health Visits:

Zip Codes 530-532, 534

Age	Male	Female
Under 65	\$88.00	\$77.00
65	65.00	48.00
70	63.00	55.00
75	74.00	65.00
80	84.00	72.00

Zip Codes Rest of State

Age	Male	Female
Under 65	\$74.00	\$65.00
65	47.00	41.00
70	53.00	46.00
75	62.00	54.00
80	70.00	61.00

Foreign Travel:

Zip Codes 530-532, 534

Male	Female
\$42.00 - \$67.00	\$37.00 - \$58.00

Zip Codes Rest of State

Male	Female
\$35.00 - \$57.00	\$31.00 - \$49.00

Catastrophic Prescription Drugs: In basic policy—80% of charges over \$6,250.00

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Form No. MS-COREWI

First-Year Commission: 23.5%

Health History Requested: Limited

Waiting Period: None

Annual Premium - Basic Policy

Area (First 3 digits of zip code)

Zip Codes 530-532, 534

Age	Male	Female
Under 65	\$1,848.00	\$1,607.00
65	1,160.00	1,008.00
70	1,316.00	1,144.00
75	1,549.00	1,348.00
80	1,726.00	1,500.00

Zip Codes Rest of State

Under 65	\$1,556.00	\$1,354.00
65	977.00	849.00
70	1,108.00	963.00
75	1,305.00	1,135.00
80	1,454.00	1,263.00

Annual Premium - All Options

Area (First 3 digits of zip code)

Zip Codes 530-532, 534

Age	Male	Female
Under 65	\$2,570.00	\$2,252.00
65	1,654.00	1,451.00
70	1,863.00	1,633.00
75	2,076.00	1,905.00
80	2,414.00	2,110.00

Zip Codes Rest of State

Under 65	\$2,171.00	\$1,900.00
65	1,396.00	1,223.00
70	1,571.00	1,377.00
75	1,835.00	1,607.00
80	2,035.00	1,779.00

Premiums are based on **attained** age, **preferred** rates. There is a different premium for each age between 65 and 80.

Annual Premium - Optional Benefits

Part A Deductible (\$876):

Zip Codes 530-532, 534

Age	Male	Female
Under 65	\$389.00	\$337.00
65	244.00	212.00
70	276.00	240.00
75	325.00	282.00
80	363.00	315.00

Zip Codes Rest of State

Age	Male	Female
Under 65	\$327.00	\$284.00
65	206.00	178.00
70	233.00	202.00
75	274.00	238.00
80	306.00	266.00

Lincoln Heritage Life Insurance Company (Preferred Rates Cont'd.)

Part B Deductible (\$100):

Zip Codes 530-532, 534

\$100.00 for all ages

Zip Codes Rest of State

\$86.00 for all ages

Part B Excess Charges:

Zip Codes 530-532, 534

Age	Male	Female
Under 65	\$100.00	\$86.00
65	63.00	55.00
70	71.00	62.00
75	84.00	73.00
80	93.00	82.00

Zip Codes Rest of State

Age	Male	Female
Under 65	\$84.00	\$73.00
65	53.00	46.00
70	60.00	52.00
75	70.00	62.00
80	78.00	69.00

Additional Home Health Visits:

Zip Codes 530-532, 534

Age	Male	Female
Under 65	\$81.00	\$69.00
65	49.00	44.00
70	57.00	49.00
75	67.00	58.00
80	75.00	65.00

Zip Codes Rest of State

Age	Male	Female
Under 65	\$68.00	\$58.00
65	42.00	37.00
70	48.00	42.00
75	57.00	49.00
80	63.00	54.00

Foreign Travel:

Zip Codes 530-532, 534

Male	Female
\$38.00 - \$60.00	\$32.00 - \$53.00

Zip Codes Rest of State

Male	Female
\$32.00 - \$50.00	\$27.00 - \$45.00

Catastrophic Prescription Drugs: In basic policy—80% of charges over \$6,250.00